REMARKS

This Amendment is submitted following a conversation with the Examiner on June 20, 2011.

Claims 1, 3, 4, 6, 9, 11, 12, 14-16, and 18-19 stand rejected under 35 USC 102(e) over Drummond. Claims 2, 5, 7, 10, and 13 stand rejected under 35 USC 103(a) over Drummond in view of Forrester. Claims 17 and 20 stand rejected under 35 USC 103(a) over Drummond in view of Forrester and further in view of Zingher. Applicants have amended independent claims 1, 5, 6, 10, 11, 12-16, and 18-20 to further distinguish over these references.

Drummond discloses a personal ATM which discovers and joins with a host ATM to complete a transaction at the host ATM using the personal ATM. For example, a user of the personal ATM may control a cash dispenser of the host ATM from the personal ATM. The host ATM includes external network ports that allow the personal ATM to connect to the host ATM.

Forrester discloses a security module and a method of authenticating a mobile device to allow the mobile device to conduct a transaction at an ATM. The mobile device connects to the ATM via an IR port or Bluetooth port.

Zingher discloses entry of PINs at ATMs.

Both Drummond and Forrester disclose connection of mobile devices to an ATM at the ATM. Drummond and Forrester fail to disclose completion of an ATM transaction by a remote user with the assistance of a user at the ATM.

The references fail to disclose identifying an account of a user remote from the ATM from account identification information presented at the ATM by another user on behalf of the one user. The references further fail to disclose establishing a link with a communication device of the user remote from the ATM to allow the user remote from the ATM to execute a transaction using the communications device.

In view of the foregoing, it is submitted that the application is in condition for allowance, and allowance of the application is respectfully requested.

Respectfully submitted,

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